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**AMENDMENT TO H.R. 3915, AS REPORTED
OFFERED BY MR. WATT OF NORTH CAROLINA
AND MR. MILLER OF NORTH CAROLINA**

Page 52, strike lines 13 and 14 and insert the following new subparagraph:

- 1 “(B) if such loan is—
2 “(i) a qualified safe harbor mortgage;
3 or
4 “(ii) a nontraditional mortgage.”.

Page 56, after line 3, insert the following new subparagraph:

- 5 “(D) NONTRADITIONAL MORTGAGE.—The
6 term ‘nontraditional mortgage’ means any resi-
7 dential mortgage loan that allows a borrower to
8 defer payment of principal or interest.”.